

Exhibit E

From: [Jesse Cortese](#)
To: [Clayton Greenberg](#)
Cc: [Jeffrey Leung](#)
Subject: File 877364056M Policy 3170900-02364336 William A. Katsenes 25 Pleasant Street Dover, MA 02030 WFG Regional# 1007644
Date: Friday, November 30, 2018 1:12:32 PM
Attachments: [image001.png](#)
[image002.jpg](#)
[image003.jpg](#)
[image004.jpg](#)

Hi Clayton,

This is a loan policy claim made by Bank of America. It does not appear that the insured mortgage is being challenged. The borrower predeceased his non-borrower wife which means the bank lost all rights in the property. Under Massachusetts law, where the property is held by husband and wife as tenants by the entirety, the property passes automatically to the surviving spouse by operation of law. Neither spouse can mortgage or encumber the property without the other's consent. If they do, then the mortgage encumbers only the borrower's interest which is simply the right of survivorship. It is unclear at this time who issued the original policy. We have requested the loan file that will hopefully assist in revealing who did.

Respectfully,

Jesse Cortese
Vice President
Claims Department
WFG National Title Insurance Company
714-452-1312

From: Clayton Greenberg <Clayton.Greenberg@vylla.com>
Sent: Thursday, November 29, 2018 6:46 PM
To: Erica Boyd <EBoyd@wfgnationaltitle.com>
Cc: Francisco Lucio <Francisco.Lucio@vylla.com>; Baron Buss <BBuss@wfgnationaltitle.com>
Subject: Re: File 877364056M Policy 3170900-02364336 William A. Katsenes 25 Pleasant Street Dover, MA 02030 WFG Regional# 1007644

External Sender.

Is anyone challenging the insured lien? Did CTS issue the original policy?



Clayton E. Greenberg
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